

Defined Benefit Eligibility Disability Program (DBED)

Benefit Highlights

Los Alamos National Security, LLC

What is DBED?	The DBED program provides disability income if you meet the participation and eligibility criteria and you suffer a disability that is expected to last for more than 12 months.																		
What is disability?	The determination of whether you are eligible for DBED will be based on medical opinions provided by one or more licensed physicians. The disability may be physical or mental and you must be under the continuous care of a physician to receive benefits.																		
Am I eligible?	<p>You are eligible to participate in the DBED Program if you are:</p> <ul style="list-style-type: none"> • An active member of the Pension Plan or an inactive member who applies for benefits within the one-year period beginning on the date of termination, if medical evidence shows that your disability has been continuous from before your termination; and • You have completed at least a 5-year period of service and • You are not a retired member under the Pension Plan 																		
How is my benefit calculated?	<p>Your employer provides coverage that pays you a benefit of your final pay based upon your years of credited service. See chart below for benefit percentages.</p> <table border="1"> <thead> <tr> <th>Years of Credited Service</th><th>Percentage of Final Pay</th></tr> </thead> <tbody> <tr><td>5</td><td>22.5</td></tr> <tr><td>6</td><td>25.0</td></tr> <tr><td>7</td><td>27.5</td></tr> <tr><td>8</td><td>30.0</td></tr> <tr><td>9</td><td>32.5</td></tr> <tr><td>10</td><td>35.0</td></tr> <tr><td>11</td><td>37.5</td></tr> <tr><td>12 or more</td><td>40.0</td></tr> </tbody> </table> <p>Final pay is your monthly full time equivalent compensation, as defined in the Pension Plan, as of your DBED Date.</p>	Years of Credited Service	Percentage of Final Pay	5	22.5	6	25.0	7	27.5	8	30.0	9	32.5	10	35.0	11	37.5	12 or more	40.0
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When can I enroll?	There is no enrollment necessary. You must meet the participation requirements as stated in the Summary Plan Document.																		
When is it effective?	Coverage goes into effect subject to the terms and conditions of the summary plan document. You must be actively at work with your employer on the day your coverage takes effect.																		
How long will my disability payments continue?	<p>DBED is not intended to be a lifetime benefit even for a member who is permanently disabled. DBED Program income ends on the following dates:</p> <ul style="list-style-type: none"> • The date you retire under the LANS Defined Benefits Pension Plan. • The date you reach the end of your DBED Program income period as described in "Length of the DB Disability Program Income Period" in the Summary Plan Document. • The date you are no longer disabled under the terms of the DBED Program. 																		

Important Details

The following is an overview of your DBED coverage. See your employer for the summary plan document which will explain your coverage in detail.

The benefit highlights sheet is an overview of the employer paid DBED plan being offered and is provided for illustrative purposes only and is not a contract. Only your employer's summary plan document can fully describe all of the provisions, terms, conditions, limitations and exclusions of your coverage. In the event of any difference between the benefit highlights sheet and your employer's summary plan document, the terms of the summary plan document govern.